

# **Commissioner Stewart Asks Delawareans to Make Their Holiday Season a Secure Season**

Dover – Delaware Insurance Commissioner Karen Weldin Stewart alerted Delaware's consumers today of how best to stay safe, secure and insured on the roads of Delaware and the surrounding states. The Commissioner said, "In the early months of 2010 Delaware and the region experienced record consecutive snowstorms that made both for a winter wonderland as well as extremely hazardous roads. Driving was both difficult and dangerous. To insure that this winter is a celebration and not a calamity, there are a number of things, listed below; we can all do to safeguard our families and ourselves."

The Commissioner continued, "Please do not hesitate to contact the Department of Insurance if you need assistance, have a complaint or a question. By doing so you help us help you. Our number is 1-800-282-8611 toll-free in Delaware or (302) 674-7310."

**The Commissioner encouraged Delawareans to do the following:**

## **Your Car**

1. Winterize your car by getting regular tune-ups and oil changes.
2. Maintain visibility and see if your wipers need replacing.
3. Maintain your car's hoses and belts and check for worn spots, cracks or shredding fabric reinforcement.
4. Check all vital fluids including the engine, coolant, transmission, brakes, power steering and windshield

washers.

5. Use the right oil by checking your manual for the manufacturer's recommendation.
6. Check your tires for worn treads and consider winter tires.
7. Pack an emergency kit if you plan on traveling that includes a flashlight, flares or reflective triangle, a distress sign, first aid supplies, basic tools, blankets, water, a fully charged cell phone and if you have roadside assistance, the number stored in a safe place.

## **Your Insurance**

1. Check your auto insurance to make certain it is active, premiums are up to date and your insurance card is in your car.
2. Select liability limits consistent to your financial circumstances so your assets are not at risk.
3. Check your homeowners or renters policy to see if you are covered for theft. A car full of gifts is a target.
4. Check your auto policy to see if it includes roadside assistance covering towing, fuel delivery, lockout service, jump starts etc.
5. Check your policy to see if it includes coverage for renting a car and verify your coverage limits with your agent and make sure you are not duplicating any coverage from your home, health and auto insurance policy.
6. Check your homeowner's policy to see if you have sufficient coverage to address property damage from winter storms, accidental fires, winter emergencies etc.
7. Check with your insurance agent what additional protections called "endorsements" are and what endorsements are available to purchase.
8. Clearly know what your policies do and do not cover including:
  - Damage caused by wind or wind driven rain

- The collapse of a structure caused by the weight of ice
- Frozen pipes due to extreme cold in which negligence, by not maintaining an appropriate temperature, is not a factor
- Interior water damage
- Water damage as a result of a flood or backed up drains and sewers
- Acquaint yourself with the flood insurance offered by the National Flood Insurance Program provided by the federal government. (1-800-638-6620)
- Removal of fallen trees
- Food spoilage due to a power outage

The Commissioner concluded by urging citizens to plan now for a potential future claim by making an inventory of all property with serial numbers and model names, saving all sales receipts, taking photographs, videotaping each room etc. She said, "By reviewing your insurance thoroughly beforehand and being attentive to these suggestions you can go a long way to helping you and yours have a happy holiday season."